

## ANNEX EE INDIVIDUAL ASSISTANCE

### A. PURPOSE

The basic mission of the Individual Assistance program is to serve individuals, families, and businesses affected by the disaster.

### B. CONCEPT OF OPERATIONS

1. To describe the aid and assistance available to victims (individuals, businesses, private non-profit institutions, local governments, and state agencies) of disasters and to set forth the procedures to be followed in providing this assistance. The West Virginia Department of Health and Human Resources has primary responsibility for individual assistance.
2. After a disaster declaration has been requested by the governor and declared by the President under the Stafford Act, the Federal Emergency Management Agency (FEMA) is responsible for administering and coordinating Federal assistance in the affected area.
3. The WV Department of Health and Human Resources will coordinate with Federal and local agencies the human needs functions, including the provision of shelter, food and water, clothing and personal items, medical care, and crisis counseling.
4. Teleregistration
  - a. For disaster victims to register to receive Federal disaster assistance they first need to call the designated toll free “teleregistration” number (1-800-462-9029) (TDD: 1-800-462-7585) for the speech and hearing impaired.
  - b. Following registration, an application guidance package will be mailed promptly to each applicant. It will contain specific instructions and the forms needed to proceed with the application. If they have questions or need assistance with teleregistration, they can call the toll free “help line” number (1-800-525-0321) (TDD: 1-800-660-8005) for the hearing and speech impaired, or visit a nearby Disaster Recovery Center.
  - c. With teleregistration, information for each applicant is entered directly into the FEMA database. Authorized disaster program workers can access and will help to maintain the current and official “case file” for each applicant. The implementation of teleregistration during the past several years has greatly facilitated and accelerated the disaster assistance process. Now, checks for individual disaster victims typically could begin to be mailed before the opening of the Disaster Field Office (DFO).

## 5. Disaster Recovery Centers (DRCs)

- a. Disaster Recovery Centers are facilities set up in the disaster area(s) by the Federal Coordinating Officer (FCO) and the State Coordinating Officer (SCO). They are generally located in public buildings (some are mobile) and provide an opportunity for face-to-face interaction between disaster victims and persons from Federal, State and local government with resources to provide direct assistance or appropriate referrals.
- b. The size of the disaster and the number of persons affected by the disaster will determine the number of DRCs needed. When there is a Presidential disaster declaration, FEMA will co-locate its resources with those from state and local programs.
- c. DRCs are typically set up with a reception area to greet and direct applicants to appropriate resources. Depending upon the nature of the problems caused by the disaster, agency representation will vary. The following programs are usually found in the DRC:
  - Disaster Housing (represented by the FEMA interviewer)
  - Individual and Family Grants (represented by the FEMA interviewer)
  - Small Business Administration
  - American Red Cross
  - Others, depending on need
- d. The DRC interviewer(s) answers applicants' questions as they relate to the status of his or her application. The field representative informs the individual of any additional documentation needed and answers questions about the registration process.
- e. An exit interview is conducted with the applicant prior to his or her departure from the DRC. During the interview the applicant is given an explanation of programs and resources that may be available to provide assistance. The interviewer checks to ensure that the applicant has visited all agencies to which she or he has been referred. The exit interviewer answers any final questions that the applicant may raise and completes the application summary.

## 6. SBA Loans

The Small Business Administration (SBA) provides low-interest disaster loans to those individuals who have uninsured losses and who can finance such a loan. This is the most widely used disaster assistance program. SBA workshops may be provided at DRCs. All applicants must apply for an SBA loan. Only after

such a loan is denied are they then eligible for other assistance, such as an Individual and Family Grant.

7. Individual Assistance

- a. Temporary housing (mortgage and rental payments, relocation assistance, minimum home repair, and access road/bridge repair).
- b. Federally-subsidized SBA loans to individuals and businesses.
- c. Individual and family grants for qualified applicants.
- d. Disaster unemployment assistance.
- e. Crisis counseling
- f. Legal services.
- g. Tax assistance.
- h. Food stamps.
- i. Insurance services.
- j. Veterans services.
- k. Consumer protection services.
- l. Social Security
- m. Agricultural aid to qualified farmers and agricultural enterprises.

8. Public Assistance

- a. Emergency public transportation.
- b. Repair and restoration of damaged public facilities.
- c. Debris and wreckage clearance.
- d. Community disaster loans.

9. A FEMA-State Agreement for major disasters will be executed by the Governor and the Regional Director, FEMA Region III for each major disaster. The agreement will:

- a. Provide for information and for disaster assistance programs to individuals in a convenient location.
  - b. Contain assurances by the Governor that a reasonable amount of funds have been expended by the State, local governments, or other agencies therein.
  - c. Give terms and conditions which may be required; specify the assistance to be provided.
10. The State Director of Emergency Services is typically designated as the Governor's Authorized Representative and will execute, on behalf of the State, all necessary documents for disaster assistance.

C. AUTHORITIES AND REFERENCES

- 1. West Virginia Code, Chapter 15, Article 5, as amended.
- 2. Public Law 93-288, as amended by Public Law 100-707, the Robert T. Stafford Disaster Relief Act.
- 3. Title 44, CFR, Part 206.